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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Art Unit 2178

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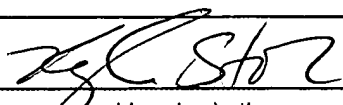
U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
IS	1.	US- 5945990	08-1999	Morrison et al.	
IS	2.	US- 5963939	10-1999	McCann et al.	
IS	3.	US- 6279033	08-2001	Selvarjan et al.	
IS	4.	US- 6292801	09-2001	Campbell et al.	
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IS	6.	US- 6377993	04-2002	Brandt et al.	
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IS	9.	US- 6601057	07-2003	Underwood et al.	
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IS	15.	US- 6754885	06-2004	Dardinski et al.	
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IS	18.	Jancsek, Using technology to modernize loan review at BankAmerica Corporation, Commercial Lending Review, New York: Spring 1997, Vol. 12, Iss. 2, pg. 13, 5 pages		
IS	19.	Steinnacher, Monarch/ES Web-enables reports, InfoWorld, Mar 6, 2000, Vol. 22, Page 57		

EXAMINER SIGNATURE



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